

December 22, 2003

Owner-Guard Corporation
1775 Hancock St., Suite 210
San Diego, CA 921210-2036

FAX 619-228-0128

Honda of Fife
4301 - 20th St. E.
Fife, WA 98424-1848

FAX 253-922-1754

Mr. Gary Shriver
c/o Honda of Fife
4301 – 20th Street E.
Fife, WA 98424-1848

FAX 253-922-1754

Re: Unauthorized Business of Insurance in the State of Washington

Dear Sirs:

My name is William Kirby. I am a staff attorney employed by the Legal Affairs Division of the Office of the Insurance Commissioner (OIC). Enclosed is a Cease and Desist Order regarding the sale of an unfiled and unapproved insurance product called the "Theft Loss Protection System" issued by the Owner-Guard Corporation. That corporation is not an authorized insurer.

I wish all of you to be aware of RCW 48.15.020 (2)(b), which provides that any person, other than a licensed surplus line broker acting in good faith under his or her license, who makes a contract of insurance in this state, without complying fully with the provisions of chapter 48.15 RCW, is personally liable for the performance of the illegal contract.

Very truly yours,

William Kirby

Enc.

cc: Carol Sureau
Catherine Rogerson